

On page 5, line 16, change "an object" to --a functionality--.

On page 6, line 10, change "applications" to --products--.

On page 7, delete lines 8-16.

On page 8, line 7, change "is" to --supports--.

On page 8, line 7, change "sub-entities" to --customers--.

On page 8, line 12, change "clients 138" to --franchisers 142--.

On page 8, line 24, change "entity clients 138" to --entities--.

On page 11, line 10, change "108 and 112" to --128 and 136--.

On page 12, line 20, delete "shared" and substitute therefor --stored--.

On page 12, line 24, delete "does" and substitute therefor --may--.

On page 13, line 24, delete "In a preferred embodiment, balancing system 118  
additionally".

On page 14, delete lines 1-2.

On page 14, line 4, change "clients 138" to --customers using stored value products--.

On page 15, line 20, change "shared" to --stored--.

On page 16, line 13, change "shared" to --stored--.

On page 16, line 16, delete "graphical".

On page 22, line 6, change "for example" to --such as--.

On page 22, line 23, change "transaction" to --transactions--.

### IN THE CLAIMS

claim 1, line 5, delete "is capable of".

Claim 1, line 6, change "associating" to --associates--.